

Abstract of the Disclosure

A user system uses a called number to establish a telephone call over a public telephone network to a called party. In response to the telephone call, the user system transfers a data call request to a server system over a public data network. The server system uses the called telephone number to check a database to determine if the called party is ready to receive data calls. If the called party is ready and accepts the data call, the server system exchanges computer data between the caller and called parties over the public data network.